

EXHIBIT AY

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BERNARD L. MADOFF

62-26
311 2815-04

1/12 20 05 161147

PAY TO THE ORDER OF ROBERT S. SAVIN \$ ****20000.00

EXACTLY *****20,000DOLLARS00CENTS

Chase Manhattan Bank Delaware
11201 Market Street
Wilmington, DE 19801
1-50412-3

FOR _____

BERNARD L. MADOFF

By *[Signature]*

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FOR DEPOSIT ONLY

TO MLFE&SUNG 340

ABSENCE ENDORSEMENT

DEPOSITARY BANK ENDORSEMENT

DO NOT WRITE/SIGN/STAMP BELOW THIS LINE

⑈00161147⑈ ⑆031100267⑆ 6301428151 509⑈ ⑈0002000000⑈